

Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 13801-002001	Application No. 10/669,929
Information Disclosure Statement by Applicant (Use several sheets if necessary)		Applicant Bruce Nappi	
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(37 CFR §1.98(b))			

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	6,317,745	9/13/2001	Thomas, et al.			
	AB	US 2003/0023552	01/30/2003	Kight, et al.			
	AC	US 2004/0034594	02/19/2004	Thomas, et al.			
	AD	US 2004/0049456	03/11/2004	Dreyer			
	AE						

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AF	WO 2003/091849	11/6/2003	Thomas, et al.				
	AG							
	AH							
	AJ							
	AJ							

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AK	"The Remaining Barriers to ePayments and Straight-through Processing." Research Conducted October 2001-March 2002. The Clearing House. Report released in 2002. http://www.epaynetwork.com/cms/documents/001786.pdf
	AL	"University of Florida and Wachovia Bank Drive Electronic Payments for Grants." http://www.epaynetwork.com/cms/pressreleases/pr2004/000299.php June 22, 2004. Electronic Payments Network. The Clearing House Payments Company, L.L.C.
	AM	Salaris, Rossana. http://www.usfst.com/pastissue/article/article.asp?art=270915&issue=214 "Moving corporate America to electronic payments". Financial Services Technology. US Edition. 2008.

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	